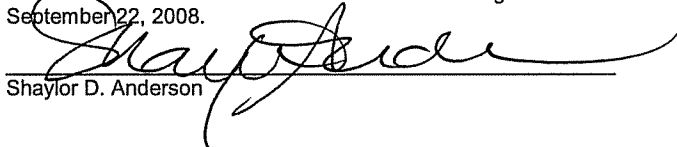


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September 22, 2008

I hereby certify that this correspondence is being deposited with the U.S. Patent and Trademark Office via the e-filing service on September 22, 2008.


Shaylor D. Anderson

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Re: U.S. Patent Application Serial No. 10/645,778 for METHODS AND
SYSTEMS FOR FACILITATING TRANSACTIONS BETWEEN
COMMERCIAL BANKS AND POOLED DEPOSITOR GROUPS
Our File No. 1483/3

Sir:

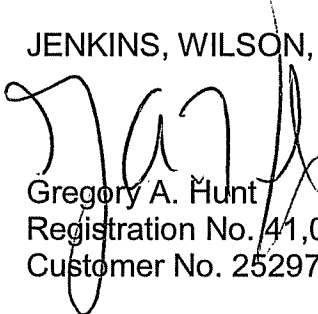
Please find enclosed in connection with the subject U.S. patent application the following documents:

1. A Response (7 pages);
2. A Petition for Extension of Time (Form PTO/SB/22, 1 page); and
3. A Terminal Disclaimer (2 pages).

The Commissioner is hereby authorized to charge \$590.00 (representing the \$65.00 disclaimer fee and \$525.00 3-month extension of time fee), any deficiencies of payment, or credit any overpayment associated with the filing of this correspondence to Deposit Account No. 50-0426.

Respectfully submitted,

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Enclosures

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